

**AMENDMENTS TO THE CLAIMS:**

Please amend claims 81-84, 94 and 96 as shown below. This listing of claims will replace all prior versions and listings of claims in the Application:

**Claims 1-40 (cancelled)**

**Claim 41 (previously presented):** A bill payment system comprising:

an invoice-generating device corresponding to a biller, said invoice-generating device generating at least one invoice for at least one customer of said biller, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment system; and

a scanning apparatus in communication with said bill payment system, said scanning apparatus configured to permit a cashier to scan said bar code, said scanning apparatus further being capable, based on the identifying data of said bar code and payment data corresponding to the entry into said bill payment system of a payment made to said cashier by said customer in person, of effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller.

**Claim 42 (previously presented):** A system according to claim 41, wherein said funds are transmitted or transferred as an electronic funds transfer.

**Claim 43 (previously presented):** A system according to claim 41, wherein said funds are transmitted or transferred via the Automated Clearing House.

**Claim 44 (previously presented):** A system according to claim 41, wherein said bar code comprises a plurality of validation levels.

**Claim 45 (previously presented):** A system according to claim 41, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

**Claim 46 (previously presented):** A system according to claim 41, wherein said scanning apparatus is integrated into a point-of-sale system.

**Claim 47 (previously presented):** A system according to claim 41, wherein said scanning apparatus is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

**Claim 48 (previously presented):** A system according to claim 41, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

**Claim 49 (previously presented):** A system according to claim 41, wherein said data identifying said biller is assigned by a central registry authority.

**Claim 50 (previously presented):** A system according to claim 41, wherein said scanning apparatus is configured to print a receipt evidencing said payment.

**Claim 51 (previously presented):** A bill payment method comprising:  
generating an invoice for at least one customer, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment method;

receiving, via a scanning device operated by a third party who scanned said bar code using said device, the identifying data of said bar code and payment data corresponding to a payment made by said customer in person to said third party; and

effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount based on the identifying data of said bar code and said payment data and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller.

**Claim 52 (previously presented):** A method according to claim 51, wherein said funds are transmitted or transferred as an electronic funds transfer.

**Claim 53 (previously presented):** A method according to claim 51, wherein said funds are transmitted or transferred via the Automated Clearing House.

**Claim 54 (previously presented):** A method according to claim 51, wherein said bar code comprises a plurality of validation levels.

**Claim 55 (previously presented):** A method according to claim 51, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

**Claim 56 (previously presented):** A method according to claim 51, wherein said scanning is performed by said third party at a point-of-sale system.

**Claim 57 (previously presented):** A method according to claim 51, wherein said scanning is performed by said third party in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

**Claim 58 (previously presented):** A method according to claim 51, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

**Claim 59 (previously presented):** A method according to claim 51, wherein said data identifying said biller is assigned by a central registry authority.

**Claim 60 (previously presented):** A method according to claim 51, further comprising printing a receipt evidencing said payment.

**Claim 61 (previously presented):** A bill payment network comprising:  
at least one invoice-generating device corresponding to at least one of a plurality of billers, said invoice-generating device generating an invoice for at least one customer of at least one said biller, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment network; and

at least one scanning device in communication with said bill payment network, said scanning device corresponding to at least one of a plurality of third parties, said scanning device capable of scanning said bar code and, based on the identifying data of said bar code and payment data corresponding to a payment made by said customer in person to one of said third parties, of effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller .

**Claim 62 (previously presented):** A network according to claim 61, wherein said funds are transferred or transmitted as an electronic funds transfer.

**Claim 63 (previously presented):** A network according to claim 61, wherein said funds are transferred or transmitted via the Automated Clearing House.

**Claim 64 (previously presented):** A network according to claim 61, wherein said bar code comprises a plurality of validation levels.

**Claim 65 (previously presented):** A network according to claim 61, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

**Claim 66 (previously presented):** A network according to claim 61, wherein said scanning device is integrated into a point-of-sale system.

**Claim 67 (previously presented):** A network according to claim 61, wherein said scanning device is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

**Claim 68 (previously presented):** A network according to claim 61, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

**Claim 69 (previously presented):** A network according to claim 61, wherein said data identifying said biller is assigned by a central registry authority.

**Claim 70 (previously presented):** A network according to claim 61, wherein said scanning device is configured to print a receipt evidencing said payment.

**Claim 71 (previously presented):** A bill payment method comprising:  
receiving an invoice comprising a unique bar code, said bar code comprising data identifying at least a customer and a biller, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment method;  
scanning said bar code by means of a computer coupled to a scanning apparatus, said computer in communication with a computer-implemented payment network;  
receiving a payment from said customer in person;  
inputting payment data regarding said payment into said computer; and  
based on the identifying data of said bar code and said payment data, using said computer for effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller.

**Claim 72 (previously presented):** A method according to claim 71, wherein said funds are transferred or transmitted as an electronic funds transfer.

**Claim 73 (previously presented):** A method according to claim 71, wherein said funds are transferred or transmitted via the Automated Clearing House.

**Claim 74 (previously presented):** A method according to claim 71, wherein said bar code comprises a plurality of validation levels.

**Claim 75 (previously presented):** A method according to claim 71, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

**Claim 76 (previously presented):** A method according to claim 71, wherein said scanning is performed at a point-of-sale system.

**Claim 77 (previously presented):** A method according to claim 71, wherein said scanning is performed in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

**Claim 78 (previously presented):** A method according to claim 71, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

**Claim 79 (previously presented):** A method according to claim 71, wherein said data identifying said biller is assigned by a central registry authority.

**Claim 80 (previously presented):** A method according to claim 71, further comprising printing a receipt evidencing said payment.

**Claim 81 (currently amended):** A computer-implemented payment network comprising:

a computer-implemented payee accounts receivable system; and  
a computer-implemented payment system adapted to effect or initiate transmission or transfer of funds to an account corresponding to a payee in a predetermined amount based on payment data corresponding to the entry into said payment system of a payment from a payor in the form of a physical payment instrument and concomitantly effect or initiate transmission or transfer of at least a portion of said payment data to said [[a]] computer-implemented payee

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accounts receivable system, said portion of said payment data including the date and time of the entry of said payment into said payment system;

wherein said payee accounts receivable system is adapted to receive said portion of said payment data and to credit an account corresponding to said payor in the amount of said payment as of said date and time of the entry of said payment into said payment system .

**Claim 82 (currently amended):** A computer-implemented bill payment network comprising:

a computer-implemented payee accounts receivable system; and

a computer-implemented bill payment system adapted to effect or initiate transmission or transfer of funds to an account corresponding to a biller in a predetermined amount based on payment data corresponding to the entry into said payment system of a payment from a payor made in person via a cashier and concomitantly effect or initiate transmission or transfer of at least a portion of said payment data to said [[a]] computer-implemented biller accounts receivable system, said portion of said payment data including the date and time of the entry of said payment into said payment system;

wherein said biller accounts receivable system is adapted to receive said portion of said payment data and to credit an account corresponding to said payor in the amount of said payment as of said date and time of the entry of said payment into said bill payment system .

**Claim 83 (currently amended):** A method of performing a financial transaction in a computer-implemented network comprising, in sequence, the steps of:

receiving payment data corresponding to including scanned or manually entered information obtained from a payment made by from a payor in the form of a physical payment instrument, and further including the date and time said payment is received from said payor;

via said computer-implemented network, effecting or initiating transmission or transfer of funds to an account corresponding to a payee in a predetermined amount based on said payment data and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said payee, said portion of said payment data including the date and time said payment is received from said payor; and

providing said portion of said payment data to a computer-implemented payee accounts receivable system by means of said computer.

**Claim 84 (currently amended):** A computer-implemented method of bill payment comprising, in sequence, the steps of:

receiving payment data corresponding to including scanned or manually entered information obtained from a payment made by from a payor made in person via a cashier, and further including the date and time said payment is received from said payor;

via a computer-implemented network, effecting or initiating transmission or transfer of funds to an account corresponding to a biller in a predetermined amount based on said payment data and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller, said portion of said payment data including the date and time said payment is received from said payor; and

providing said portion of said payment data to a computer-implemented biller accounts receivable system by means of said computer.

**Claim 85 (previously presented):** A computer-implemented payment network as claimed in claim 81, wherein said payment system is adapted to effect or initiate said transmission or transfer of said portion of said payment data and said funds on the same calendar or business day or next calendar or business day following the date of the entry of said

payment into said payment system, or within 24 hours or less of the date and time of the entry of said payment into said payment system.

**Claim 86 (previously presented):** A computer-implemented bill payment network as claimed in claim 82, wherein said bill payment system is adapted to transmit or initiate said transmission or transfer of said portion of said payment data and said funds on the same calendar or business day or next calendar or business day following the date of the entry of said payment into said bill payment system, or within 24 hours or less of the date and time of the entry of said payment into said bill payment system.

**Claim 87 (previously presented):** A method as claimed in claim 83, wherein said transmission or transfer of said portion of said payment data and said funds is performed on the same calendar or business day or next calendar or business day following the date said payment is received from said payor, or within 24 hours or less of the date and time said payment is received from said payor.

**Claim 88 (previously presented):** A method as claimed in claim 84, wherein said transmission or transfer of said portion of said payment data and said funds is performed on the same calendar or business day or next calendar or business day following the date said payment is received from said payor, or within 24 hours or less of the date and time said payment is received from said payor.

**Claim 89 (previously presented):** A computer-implemented payment network as claimed in claim 81, wherein said payment system is adapted to identify the account corresponding to said payee by scanning a bar code comprising information corresponding to said payee.

**Claim 90 (previously presented):** A computer-implemented bill payment network as claimed in claim 82, wherein said bill payment system is adapted to identify the account corresponding to said biller by scanning a bar code comprising information corresponding to said biller.

**Claim 91 (previously presented):** A method as claimed in claim 83, further comprising identifying the account corresponding to said payee by scanning a bar code comprising information corresponding to said payee.

**Claim 92 (previously presented):** A method as claimed in claim 84, further comprising identifying the account corresponding to said biller by scanning a bar code comprising information corresponding to said biller.

**Claim 93 (cancelled)**

**Claim 94 (currently amended):** A method as claimed in claim 55, wherein said computer of said biller comprises accounts receivable software that applies further comprising using a biller computer comprising accounts receivable software to apply said payment made by said customer against said invoice as of said date and time said customer makes said payment.

**Claim 95 (cancelled)**

**Claim 96 (currently amended):** A method as claimed in claim 75, wherein said computer of said biller comprises accounts receivable software that applies further comprising using a biller computer comprising accounts receivable software to apply said payment made by said customer against said invoice as of said date and time said customer makes said payment.

**Claim 97-98 (cancelled)**

**Claim 99 (previously presented): A method of providing for payment of bills by customers to billers, comprising:**

making available to one or more billers a standard format for representing on a printed document data including biller identification and a biller account identifier corresponding to a customer;

permitting one of said billers to generate a document having data in said standard format printed thereon;

providing at one or more locations of one or more third parties one or more scanning apparatus adapted to read data in said standard format, each said apparatus having stored thereon third-party identification data comprising the identity of the third party to which said scanning apparatus corresponds and/or the location of said scanning apparatus;

receiving, by electronic transmission from one of said scanning apparatus, (i) scanned information from said document comprising said biller identification and said biller account identifier, (ii) payment information entered by said third party corresponding to a payment made by said customer to said third party, and (iii) said stored third-party identification data; and

providing said received information to a computer-implemented payment network to effect or initiate transmission or transfer of funds from an account corresponding to said third party via an intermediate aggregation account to an account of one of said billers identified by said biller identification in an amount identified by said payment information and concomitantly effecting or initiating transmission or transfer of said payment information to a computer of said biller;

wherein the only personal information of the customer used in said transfer or transmission of funds is said biller account identifier.

**Claim 100 (previously presented):** A method as claimed in claim 99, wherein said payment information comprises the date and time said payment is made.

**Claim 101 (previously presented):** A bill payment system comprising:  
an invoice-generating device corresponding to a biller, said invoice-generating device generating at least one invoice for at least one customer, said invoice comprising a unique bar code, said bar code comprising at least biller identification data and a biller account identifier corresponding to said customer, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment system; and

a scanning apparatus configured to scan said bar code, said scanning apparatus being capable, based on the identifying data of said bar code and payment data corresponding to the entry into said payment system of a payment made by said customer, of effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller;

wherein the only personal information of the customer used in said transfer or transmission of funds is said biller account identifier.

**Claim 102 (previously presented):** A system according to claim 101, wherein said funds are transmitted or transferred as an electronic funds transfer.

**Claim 103 (previously presented):** A system according to claim 101, wherein said funds are transmitted or transferred via the Automated Clearing House.

**Claim 104 (previously presented):** A system according to claim 101, wherein said bar code comprises a plurality of validation levels.

**Claim 105 (previously presented):** A system according to claim 101, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

**Claim 106 (previously presented):** A system according to claim 101, wherein said scanning apparatus is integrated into a point-of-sale system.

**Claim 107 (previously presented):** A system according to claim 101, wherein said scanning apparatus is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

**Claim 108 (previously presented):** A system according to claim 101, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

**Claim 109 (previously presented):** A system according to claim 101, wherein said data identifying said biller is assigned by a central registry authority.

**Claim 110 (previously presented):** A system according to claim 101, wherein said scanning apparatus is configured to print a receipt evidencing said payment.

**Claim 111 (previously presented):** A bill payment method comprising: generating an invoice for at least one customer, said invoice comprising a unique bar code, said bar code comprising at least biller identification data and a biller account identifier corresponding to said customer, wherein said bar code alone, without additional information,

embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment method:

receiving, via a scanning device operated by a third party who scanned said bar code using said device, the identifying data of said bar code and payment data corresponding to a payment made by said customer; and

effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount based on the identifying data of said bar code and said payment data and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller;

wherein the only personal information of the customer used in said transfer or transmission of funds is said biller account identifier.

**Claim 112 (previously presented):** A method according to claim 111, wherein said funds are transmitted or transferred as an electronic funds transfer.

**Claim 113 (previously presented):** A method according to claim 111, wherein said funds are transmitted or transferred via the Automated Clearing House.

**Claim 114 (previously presented):** A method according to claim 111, wherein said bar code comprises a plurality of validation levels.

**Claim 115 (previously presented):** A method according to claim 111, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

**Claim 116 (previously presented):** A method according to claim 111, wherein said scanning is performed by said third party at a point-of-sale system.

**Claim 117 (previously presented):** A method according to claim 111, wherein said scanning is performed by said third party in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

**Claim 118 (previously presented):** A method according to claim 111, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

**Claim 119 (previously presented):** A method according to claim 111, wherein said data identifying said biller is assigned by a central registry authority.

**Claim 120 (previously presented):** A method according to claim 111, further comprising printing a receipt evidencing said payment.

**Claim 121 (previously presented):** A bill payment network comprising:  
at least one invoice-generating device corresponding to at least one of a plurality of billers, said invoice-generating device generating an invoice for at least one customer of at least one said biller, said invoice comprising a unique bar code, said bar code comprising at least biller identification data and a biller account identifier corresponding to said customer, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment network; and

at least one scanning device in communication with said bill payment network, said scanning device corresponding to at least one of a plurality of third parties, said scanning device capable of scanning said bar code and, based on the identifying data of said bar code and a payment made by said customer, of effecting or initiating transmission or transfer of funds to

an account corresponding to said biller in a predetermined amount and concomitantly effecting or initiating transmission or transfer of data to a computer of said biller;

wherein the only personal information of the customer used in said transfer or transmission of funds is said biller account identifier.

**Claim 122 (previously presented):** A network according to claim 121, wherein said funds are transferred or transmitted as an electronic funds transfer.

**Claim 123 (previously presented):** A network according to claim 121, wherein said funds are transferred or transmitted via the Automated Clearing House.

**Claim 124 (previously presented):** A network according to claim 121, wherein said bar code comprises a plurality of validation levels.

**Claim 125 (previously presented):** A network according to claim 121, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

**Claim 126 (previously presented):** A network according to claim 121, wherein said scanning device is integrated into a point-of-sale system.

**Claim 127 (previously presented):** A network according to claim 121, wherein said scanning device is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

**Claim 128 (previously presented):** A network according to claim 121, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

**Claim 129 (previously presented):** A network according to claim 121, wherein said data identifying said biller is assigned by a central registry authority.

**Claim 130 (previously presented):** A network according to claim 121, wherein said scanning device is configured to print a receipt evidencing said payment.

**Claim 131 (previously presented):** A bill payment method comprising:  
receiving an invoice from a biller, said invoice comprising a unique bar code, said bar code comprising at least biller identification data and a biller account identifier corresponding to said customer, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment method;

receiving, via a scanning device operated by a third party who scanned said bar code using said device, the identifying data of said bar code and payment data corresponding to a payment made by said customer; and

effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount based on the identifying data of said bar code and said payment data and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller;

wherein the only personal information of the customer used in said transfer or transmission of funds is said biller account identifier.

**Claim 132 (previously presented):** A method according to claim 131, wherein said funds are transferred or transmitted as an electronic funds transfer.

**Claim 133 (previously presented):** A method according to claim 131, wherein said funds are transferred or transmitted via the Automated Clearing House.

**Claim 134 (previously presented):** A method according to claim 131, wherein said bar code comprises a plurality of validation levels.

**Claim 135 (previously presented):** A method according to claim 131, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

**Claim 136 (previously presented):** A method according to claim 131, wherein said scanning is performed at a point-of-sale system.

**Claim 137 (previously presented):** A method according to claim 131, wherein said scanning is performed in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

**Claim 138 (previously presented):** A method according to claim 131, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

**Claim 139 (previously presented):** A method according to claim 131, wherein said data identifying said biller is assigned by a central registry authority.

**Claim 140 (previously presented):** A method according to claim 131, further comprising printing a receipt evidencing said payment.

**Claim 141 (previously presented):** A method of including additional data in an Automated Clearing House funds transfer, said method comprising the steps of:

in an Automated Clearing House electronic funds transfer, inserting one or more data elements into one or more of a customer name field and a user designated discretionary field corresponding to the formal data format specification for a remitted payment record;

remitting said payment record, including said inserted data elements, to the Automated Clearing House for processing, and effecting said processing of said payment record, thereby producing a processed payment record that includes said inserted data elements; and

extracting, from said processed payment record, at a receiving computer system, at least one of said inserted data elements;

wherein said data elements comprise one or more of: a local retail transaction number providing traceback information either as a reference link back to a store transaction log or as a reference link back to an electronic transaction database; and the place and/or date and/or time a payment is made.

**Claim 142 (previously presented):** A method of including additional data in an electronic funds transfer, said method comprising the steps of:

in an electronic funds transfer, inserting one or more data elements into a customer name field corresponding to the formal data format specification for a remitted payment record in a payment network;

remitting said payment record, including said inserted data elements, to said payment network for processing, and effecting said processing of said payment record, thereby producing a processed payment record that includes said inserted data elements; and

extracting, from said processed payment record, at a receiving computer system, at least one of said inserted data elements;

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wherain said data elements comprise one or more of: a local retail transaction number providing traceback information either as a reference link back to a store transaction log or as a reference link back to an electronic transaction database; and the place and/or date and/or time a payment is made.